

<i>SERFF Tracking Number:</i>	<i>BNLA-127833956</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Penn Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50291</i>
<i>Company Tracking Number:</i>	<i>CPL-14466-MS</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>CPL-14466-MS</i>		
<i>Project Name/Number:</i>	<i>CPL-14466-MS/CPL-14466-MS</i>		

Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: CPL-14466-MS

SERFF Tr Num: BNLA-127833956 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-Closed

State Tr Num: 50291

Sub-TOI: MS09.000 Medicare Supplement
Other 2010

Co Tr Num: CPL-14466-MS

State Status: Filed-Closed

Filing Type: Advertisement

Author: Sue Novotny

Reviewer(s): Stephanie Fowler

Date Submitted: 11/17/2011

Disposition Date: 11/17/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CPL-14466-MS

Status of Filing in Domicile: Pending

Project Number: CPL-14466-MS

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/17/2011

State Status Changed: 11/17/2011

Deemer Date:

Created By: Sue Novotny

Submitted By: Sue Novotny

Corresponding Filing Tracking Number:

Filing Description:

RE: MEDICARE SUPPLEMENT ADVERTISING

Lead Generating Device - Slide Presentation Form

CPL-14466-MS-STD

Dear Sir or Madam:

In accordance with your state's requirements, we are filing the above captioned advertising form for your review. This form is being filed in our domiciliary state, as well as all the other states.

This form will be made available on a general basis. This filing contains no unusual or controversial items from normal

SERFF Tracking Number: BNLA-127833956 State: Arkansas
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Company and industry standards. This form is designed to be used by our licensed/appointed agents in the sale of our Medicare Supplement Insurance Plans that were previously approved by your department. The agent will also be using the approved Outline of Coverage and product brochures during the solicitation also.

Sincerely,

Sue Novotny
 Product Filing Analyst
 Product Approval and Compliance

Company and Contact

Filing Contact Information

Sue Novotny, Product Filing Analyst s.novotny@banklife.com
 600 West Chicago Ave 800-621-3724 [Phone] 66059 [Ext]
 Location: CH-4B038 312-396-5907 [FAX]
 Chicago, IL 60654-2800

Filing Company Information

Colonial Penn Life Insurance Company	CoCode: 62065	State of Domicile: Pennsylvania
Adm. Address: 600 West Chicago Ave	Group Code: 233	Company Type:
Chicago, IL 60654-2800	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 23-1628836	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Penn Life Insurance Company	\$50.00	11/17/2011	53832801

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/17/2011	11/17/2011

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<i>Project Name/Number:</i>	<i>CPL-14466-MS/CPL-14466-MS</i>		

Disposition

Disposition Date: 11/17/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	BNLA-127833956	State:	Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Slide	Filed-Closed	Yes

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Form Schedule

Lead Form Number: CPL-14466-MS-STD

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 11/17/2011	CPL-14466-MS-STD	Advertising	Medicare Supplement Slide	Initial		0.000	CPL-14466-MS-STD.pdf



An Affiliate of Bankers Life and Casualty Company



Helping You Meet Your Needs For Medical Expenses

*Planning for medical expenses
requires important decisions!
Let Colonial Penn Life Insurance
Company help design an insurance
plan which fits your needs.*

All Medicare Supplement Insurance policies are underwritten by Colonial Penn Life Insurance Company. Colonial Penn, Bankers and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program. Colonial Penn Life Insurance Company and Bankers Life and Casualty Company are separate entities. This is a Medicare Supplement insurance Solicitation.



Coverage Choices for Medicare Eligible People

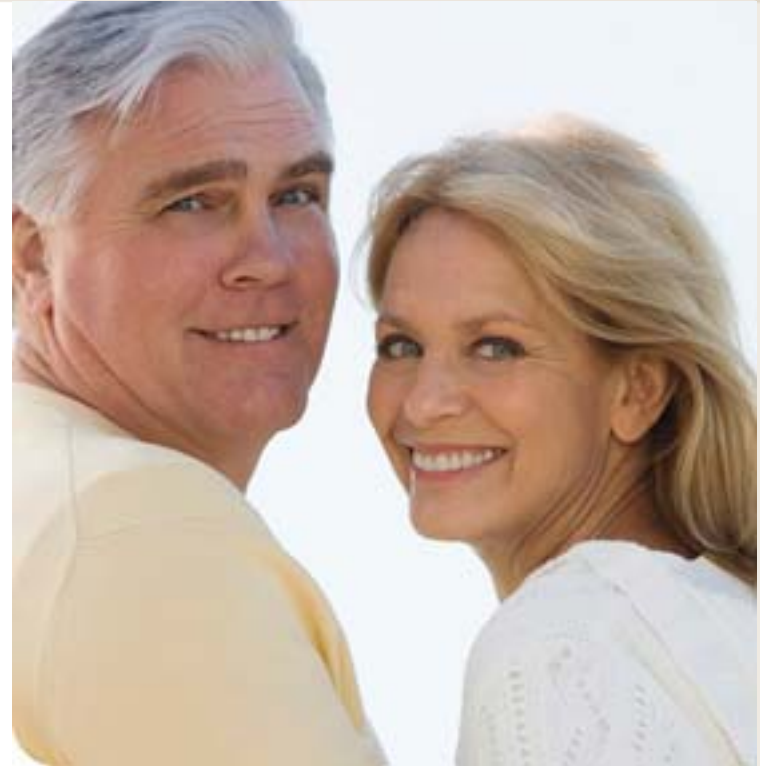
- Medicare Part A and B (Original Medicare)
- Medicare Part A and B (Original Medicare) and a Medicare Supplement
- Medicare Part C: Medicare Advantage with or without Part D coverage*
- Part D coverage – prescription drugs**

* Offered through one of our non-affiliated carriers, Humana, Aetna and United Health Care.

** Offered through our non-affiliated carrier Coventry Health Care

Original Medicare (Part A and B)

- Coverage available
 - ✓ Part A – hospital insurance
 - ✓ Part B – medical insurance
- Out-of-pocket expenses exist in Original Medicare (Part A and B) coverage





Medicare Part A Coverage

Medicare Part A is the hospital insurance portion of your plan. It pays benefits for:

- Inpatient hospital care
- Hospice care
- Some skilled nursing care
- Some home health care



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Medicare Part A In-patient Hospital Coverage

For hospital stays your costs for each benefit period include:

Days 1-60	Part A deductible – Refer to Outline of Coverage for current amount
Days 61-90	Per day co-payment – Refer to Outline of Coverage for current amount
Days 91-150	Lifetime Reserve Days per day co-payment – Refer to Outline of Coverage for current level . When your hospital stay exceeds 90 days during a benefit period, a feature referred to as “Lifetime Reserve Days” takes effect. Lifetime Reserve Days are 60 extra days of Medicare-paid care, subject to the per day co-payment. When you use a reserve day, Medicare permanently subtracts it from your 60-day lifetime limit.
Days 151 and after	All costs after your Lifetime Reserve Days run out. Depending on the amount of reserve days you have left, you could pay all Part A expenses prior to the 151st day of the benefit period.

Medicare Part A Skilled Nursing Coverage

For skilled nursing care for each benefit period:

Days 1-20	You pay nothing
Days 21-100	You pay per day co-payment – Refer to Outline of Coverage for current level
Days 101 and after	You pay all costs



Skilled Nursing Facility Care Coverage

Medicare pays benefits for skilled nursing facility up to 100 days of care *only* if:

- Your doctor prescribes the skilled nursing care
- You need skilled nursing care every day, not just 5 or 6 days a week
- You were in the hospital for at least 3 consecutive days (**not counting the day of discharge**) before entering the skilled nursing facility

Continued on next slide



Skilled Nursing Facility Care Coverage

Continued from previous slide

Medicare pays benefits for skilled nursing facility up to 100 days of care only if:

- You receive skilled nursing care within 30 days after your hospital stay for the same health condition
- Your skilled nursing facility:
 - Participates in the Medicare program
 - Agrees with your doctor that you need the care
 - Provides the required level of skilled nursing care
 - Provides skilled rehabilitation services

Skilled Nursing Facility Care Coverage

Continued from previous slide

- Medicare does not cover “custodial” or “intermediate” care, the most common kinds of care
- It only covers short-term skilled nursing home care, with no payments after 100 days





Home Health Care Coverage

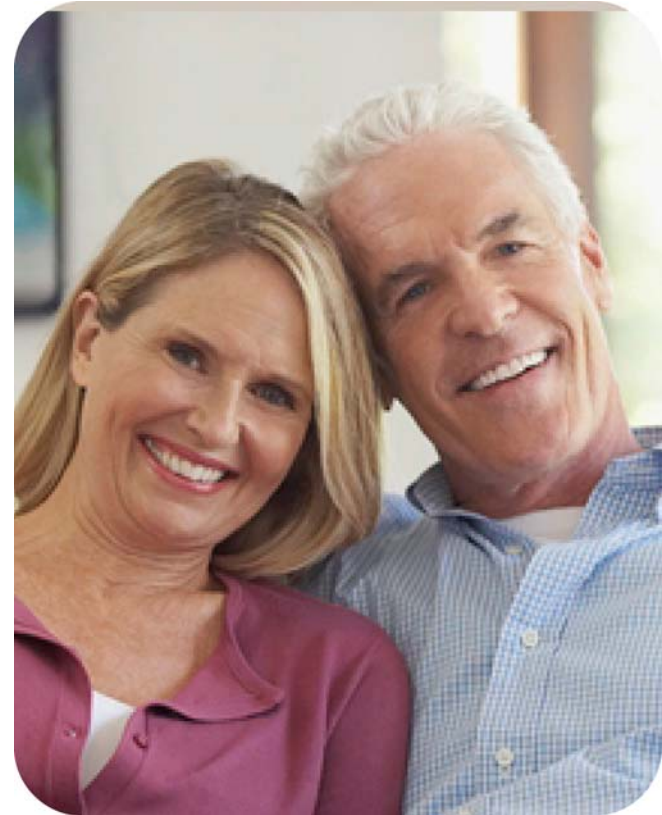
Medicare pays benefits for home health care *only* if:

- You need medically necessary part-time or intermittent skilled nursing care, physical therapy or speech language pathology or a continuing need for occupational therapy
- You're confined to your home
- Your doctor prescribes home health care and sets up a care program
- Your home health agency is Medicare-approved

Medicare Part B Coverage

Medicare Part B is the medical insurance portion of your plan. It pays benefits for:

- Doctor's services
- Outpatient hospital services
- Medical services and supplies



Paying Your Share Under Medicare Part B

Part B Coverage:

- You pay monthly premiums which vary based on income levels
- You pay Part B annual deductible which may change each year on January 1—
see Outline of Coverage for current year level
- You pay 20% of all other Medicare-approved expenses or the co-payment amount due for outpatient hospital services after the deductible, in most cases
- You pay all costs for services and supplies not included in Medicare's "list of covered items"



Medicare Part B Coverage

Examples of Services and Supplies Usually Covered

Doctor Services	Outpatient Hospital Services	Medical Services and Supplies
<ul style="list-style-type: none"> • Services received: <ul style="list-style-type: none"> • In the hospital • In the doctor's office • From your doctor's nurse • In any Medicare-approved medical or nursing facility • At home • Assistant surgeon fees • Diagnostic tests and treatments • Administered Drugs • Anesthetic fees 	<ul style="list-style-type: none"> • Emergency room • Hospital clinic services • Physical therapy • Administered Drugs • Lab tests • X-rays • Radiology medical supplies 	<ul style="list-style-type: none"> • Independent lab tests • Ambulance (medically necessary) • Surgical dressings • Casts and splints • Pacemakers, artificial limbs, braces, wheelchairs and other necessary equipment • Corrective lenses after a cataract operation • Oxygen supplies and equipment

Medicare Part B Coverage

Examples of Services and Supplies NOT Usually Covered

Doctor Services	Outpatient Hospital Services	Medical Services and Supplies
<ul style="list-style-type: none"> • Dental Care • Medicare welcome exam with routine physical exam every 12 months • Oral surgery • Routine foot care, eye or ear examinations • Chiropractic services except for manual manipulation of the spine 	<ul style="list-style-type: none"> • Cosmetic procedures not medically necessary • Lab tests not medically necessary 	<ul style="list-style-type: none"> • Dental plates • Orthopedic shoes • First aid supplies • Self-administered drugs, even with a doctor's prescription • Eyeglasses • Hearing aids



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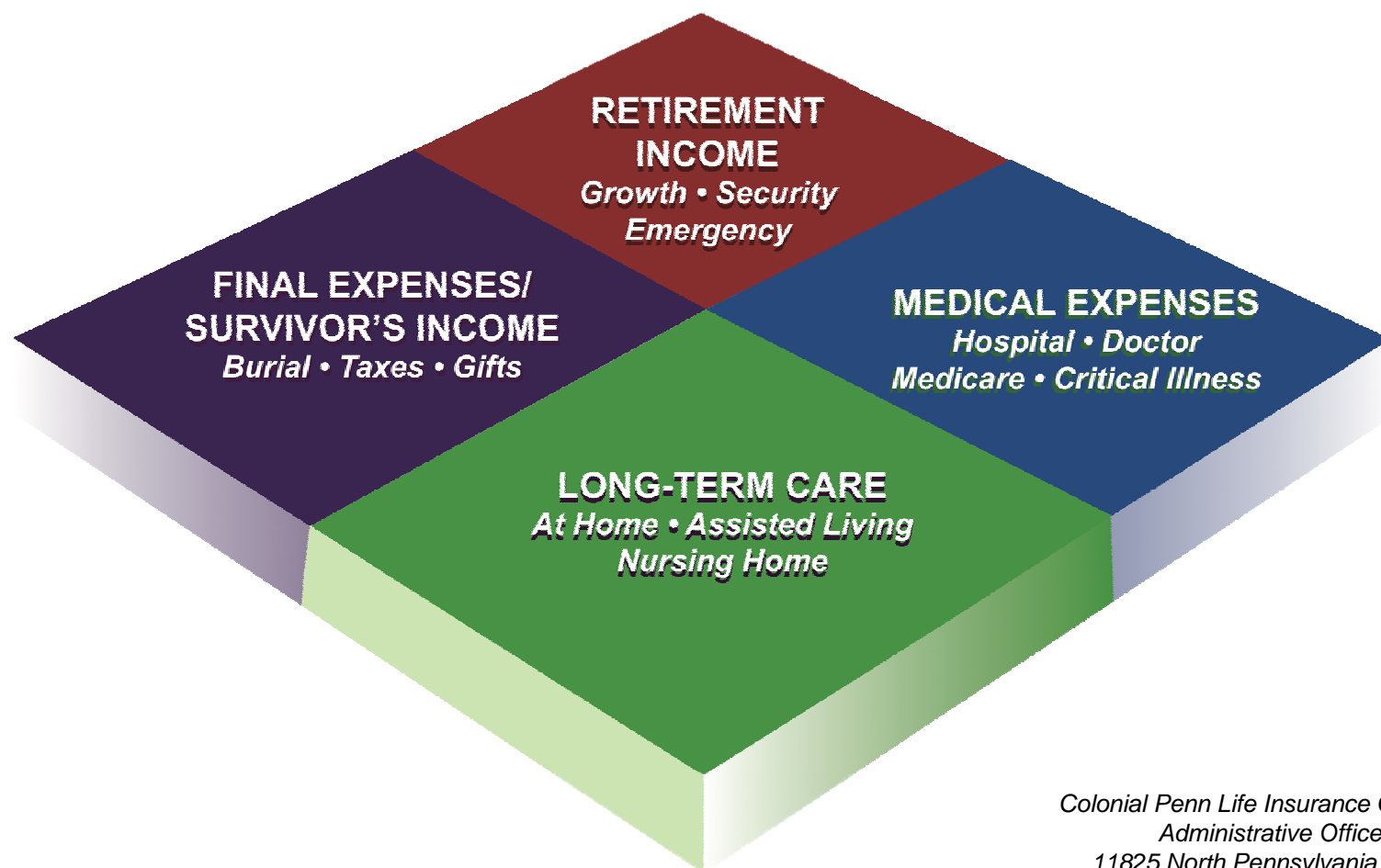
Medicare Coverage

Let's look at what insurance plans are available for you and which plan meets your needs!

Information provided on slides 2 through 14 was obtained from CMS, October 2010.



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Colonial Penn Life Insurance Company
Administrative Office
11825 North Pennsylvania Street
Carmel, IN 46032